

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CAROL G. CORRAO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.: 14-24965 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/23/2014 and confirmed on 2/3/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |          |                  |
|----------------------------------|----------|------------------|
| Total Receipts                   |          | 99,166.64        |
| Less Refunds to Debtor           | 1,731.52 |                  |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |          | <b>97,435.12</b> |

|                                    |          |                  |
|------------------------------------|----------|------------------|
| Administrative Fees                |          |                  |
| Filing Fee                         | 0.00     |                  |
| Notice Fee                         | 0.00     |                  |
| Attorney Fee                       | 8,393.48 |                  |
| Trustee Fee                        | 4,057.53 |                  |
| Court Ordered Automotive Insurance | 0.00     |                  |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>12,451.01</b> |

| Creditor Type | Creditor Name                                  | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|---------------|--|--------------|-----------|----------|------------------|
| Secured       |  |              |           |          |                  |
|               | NATIONSTAR MORTGAGE LLC D/B/A MR<br>Acct: 7107 | 0.00         | 0.00      | 0.00     | 0.00             |
|               | NATIONSTAR MORTGAGE LLC D/B/A MR<br>Acct: 7107 | 6,540.95     | 6,540.95  | 0.00     | 6,540.95         |
|               | NATIONSTAR MORTGAGE LLC D/B/A MR<br>Acct: 7107 | 0.00         | 70,752.90 | 0.00     | 70,752.90        |
|               | FIRST COMMONWEALTH BANK*<br>Acct: 5602         | 3,027.51     | 3,027.51  | 291.25   | 3,318.76         |
|               |  |              |           |          | <b>80,612.61</b> |

|          |  |          |          |      |               |
|----------|--|----------|----------|------|---------------|
| Priority |  |          |          |      |               |
|          | BRIAN C THOMPSON ESQ<br>Acct:                                      | 0.00     | 0.00     | 0.00 | 0.00          |
|          | CAROL G. CORRAO<br>Acct:   | 0.00     | 0.00     | 0.00 | 0.00          |
|          | CAROL G. CORRAO<br>Acct:   | 1,731.52 | 1,731.52 | 0.00 | 0.00          |
|          | THOMPSON LAW GROUP PC<br>Acct:                                     | 3,500.00 | 3,500.00 | 0.00 | 0.00          |
|          | BRIAN C THOMPSON ESQ<br>Acct:                                      | 0.00     | 0.00     | 0.00 | 0.00          |
|          | THOMPSON LAW GROUP PC<br>Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-16 | 2,692.40 | 2,692.40 | 0.00 | 0.00          |
|          | THOMPSON LAW GROUP PC<br>Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-19 | 2,201.08 | 2,201.08 | 0.00 | 0.00          |
|          | CLERK, U S BANKRUPTCY COURT<br>Acct: XXXXXXXX-JAD                  | 310.00   | 310.00   | 0.00 | 310.00        |
|          |  |          |          |      | <b>310.00</b> |

|           |   |        |       |      |       |
|-----------|---|--------|-------|------|-------|
| Unsecured |   |        |       |      |       |
|           | COLLECTION SERVICE CENTER INC<br>Acct: 3001 | 0.00   | 0.00  | 0.00 | 0.00  |
|           | CREDIT FIRST NA*<br>Acct: 9616              | 734.65 | 47.63 | 0.00 | 47.63 |
|           | CMC   | 0.00   | 0.00  | 0.00 | 0.00  |

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| Creditor Type           | Creditor Name                     | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured               |                                   |              |           |          |            |
|                         | Acct: 4611                        |              |           |          |            |
|                         | US DEPARTMENT OF EDUCATION        | 26,594.37    | 1,724.11  | 0.00     | 1,724.11   |
|                         | Acct: 9616                        |              |           |          |            |
|                         | US DEPARTMENT OF EDUCATION        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 4395                        |              |           |          |            |
|                         | US DEPARTMENT OF EDUCATION        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 7166                        |              |           |          |            |
|                         | US DEPARTMENT OF EDUCATION        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 8172                        |              |           |          |            |
|                         | ENHANCED RECOVERY COMPANY         | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 5013                        |              |           |          |            |
|                         | CAPITAL ONE NA**                  | 2,424.92     | 157.21    | 0.00     | 157.21     |
|                         | Acct: 0105                        |              |           |          |            |
|                         | PNC BANK NA                       | 8,220.73     | 532.95    | 0.00     | 532.95     |
|                         | Acct: 2407                        |              |           |          |            |
|                         | ONE MAIN FINANCIAL ISSUANCE TRUST | 6,449.46     | 418.12    | 0.00     | 418.12     |
|                         | Acct: 6778                        |              |           |          |            |
|                         | ORTHOPEDIC ASSOCIATES OF PITTSBU  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 7593                        |              |           |          |            |
|                         | PNC BANK NA                       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 4775                        |              |           |          |            |
|                         | PNC BANK NA                       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 2725                        |              |           |          |            |
|                         | PNC BANK NA                       | 1,452.28     | 94.15     | 0.00     | 94.15      |
|                         | Acct: 9891                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 6,632.49     | 429.98    | 0.00     | 429.98     |
|                         | Acct: 6254                        |              |           |          |            |
|                         | PRA/PORTFOLIO RECOVERY ASSOC      | 1,050.51     | 68.10     | 0.00     | 68.10      |
|                         | Acct: 4991                        |              |           |          |            |
|                         | PREMIER MEDICAL ASSOC             | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: X3481                       |              |           |          |            |
|                         | SYNCHRONY BANK++                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 6679                        |              |           |          |            |
|                         | QUANTUM3 GROUP LLC AGNT - MOMA F  | 521.88       | 33.83     | 0.00     | 33.83      |
|                         | Acct: 9873                        |              |           |          |            |
|                         | UNITED RECOVERY SYSTEMS LP*       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 8610                        |              |           |          |            |
|                         | BANK OF AMERICA NA**              | 8,567.38     | 555.42    | 0.00     | 555.42     |
|                         | Acct: 4348                        |              |           |          |            |
|                         | PEOPLES NATURAL GAS CO LLC*       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         | ANDREW F GORNALL ESQ              | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         | JAMES C WARBRODT ESQ              | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                             |              |           |          |            |
|                         |                                   |              |           |          | 4,061.50   |
| TOTAL PAID TO CREDITORS |                                   |              |           |          | 84,984.11  |

|          |           |
|----------|-----------|
| TOTAL    |           |
| CLAIMED  | 310.00    |
| PRIORITY | 9,568.46  |
| SECURED  | 62,648.67 |

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CAROL G. CORRAO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-24965 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Carol G. Corrao  
DebtorCase No. 14-24965-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
Form ID: pdf900Page 1 of 2  
Total Noticed: 40

Date Rcvd: Mar 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2020.

db +Carol G. Corrao, 14 Weller Drive, Irwin, PA 15642-9128  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866

13973162 +Allegheny Radiology Assoc., Ltd., PO Box 3425, Pittsburgh, PA 15230-3415  
14008937 Bank of America, Attn: Retail Payment Services, P.O. Box 660933, Dallas, TX 75266-0933  
13973163 +Bank of America, P Box 5170, Simi Valley, CA 93062-5170  
13992111 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
13973166 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Center, PO Box 13446, Pittsburgh, PA 15234)

14005177 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13973165 +Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241  
13973167 Credit First N.A., PO Box 81315, Cleveland, OH 44181-0315  
14032844 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
14164185 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047

13973173 Kohls Payment Center, PO Box 2983-2983, Milwaukee, WI 53201  
13973174 Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055  
13973175 +NCB Management Services Incorporated, PO Box 1099, Langhorne, PA 19047-6099  
15090120 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
14035559 OneMain Financial Issuance Trust 2014-2, P.O. Box 6042 Sioux Falls, SD 57117-6042  
13973177 +Orthopedic Assoc. of Pgh., Inc., 2550 Mossie Blvd., Ste. 405, Monroeville, PA 15146-3533  
13973178 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
13973179 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
13974616 +PNC Bank, N.A., PO Box 94982, Cleveland, Oh 44101-4982  
13973180 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541)

13973182 +Premier Medical Associates, PO Box 644984, Pittsburgh, PA 15264-4984  
13973185 Target Card Services, PO Box 660170, Dallas, TX 75266-0170  
13973186 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13973168 E-mail/Text: bdsupport@creditmanagementcompany.com Mar 25 2020 03:51:54  
Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346

13973169 +E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 Dept of Ed/Nelnet,  
3015 Parker Rd, Suite 400, Aurora, CO 80014-2904

13973170 +E-mail/Text: bknotice@ercbpo.com Mar 25 2020 03:51:44 Enhanced Recovery Corporation,  
PO Box 23870, Jacksonville, FL 32241-3870

13978171 +E-mail/Text: kpenn@lenderlaw.com Mar 25 2020 03:52:19 First Commonwealth Bank,  
c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
401 Liberty Avenue, Pittsburgh, PA 15222-1000

13973171 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 25 2020 03:50:57 First Commonwealth Bank,  
22 N. 6th Street, Indiana, PA 15701-1802

13973172 +E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:54:49 GE Capital Retail Bank,  
PO Box 985033, Orlando, FL 32896-0001

13973164 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 25 2020 03:55:47 Chase Bank USA,  
PO Box 15298, Wilmington, DE 19850

13973176 +E-mail/PDF: cbp@onemainfinancial.com Mar 25 2020 03:55:24 One Main Financial,  
6801 Colwell Blvd., Irving, TX 75039-3198

13973181 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 25 2020 03:54:56  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541

14231884 E-mail/Text: bnc-quantum@quantum3group.com Mar 25 2020 03:51:21  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

13973183 +E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:54:17 SYNCRB/JCPenny, PO Box 965007,  
Orlando, FL 32896-5007

13973184 +E-mail/PDF: gecsed@recoverycorp.com Mar 25 2020 03:55:30 Synchrony Bank/Sam's Club,  
PO Box 965005, Orlando, FL 32896-5005

13977685 +E-mail/Text: bncmail@w-legal.com Mar 25 2020 03:51:45 TD BANK USA, N.A.,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13977741 +E-mail/Text: electronicbkydocs@nelnet.net Mar 25 2020 03:51:43 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

13973187 +E-mail/Text: bnc@alltran.com Mar 25 2020 03:50:56 United Recovery Systems, PO Box 722929,  
Houston, TX 77272-2929

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Federal National Mortgage Association (Fannie Mae)  
cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
cr Seterus, Inc., as the authorized servicer for F

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Mar 24, 2020

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13974880\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974878\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974617\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974618\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974619\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974620\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
13974621\* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 4, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 23, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
andygornall@latouflawfirm.com  
Brian C. Thompson on behalf of Debtor Carol G. Corrao bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@  
hompsonattorney.com;mswenson@thompsonattorney.com;jcastello@thompsonattorney.com  
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
heather@mvrlaw.com, Michelle@mvrlaw.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
bkgroup@kmlawgroup.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 11